

United States Bankruptcy Court
District of NevadaIn re:
THOMAS C SMITH
ANNETTE M SMITH
DebtorsCase No. 15-10105-mkn
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2

User: breareymr
Form ID: B9CPage 1 of 3
Total Noticed: 136

Date Rcvd: Jan 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2015.

db/jdb +THOMAS C SMITH, ANNETTE M SMITH, 1930 VILLAGE CENTER CIR. STE. 3-449,
LAS VEGAS, NV 89134-6299

9303690 +Allred, Rex, 3107 Oxford Lane, Las Vegas, NV 89121-3328

9303691 +Alter, Addie, 8601 Linderwood Drive, Las Vegas, NV 89134-8657

9303693 +Azmat, Habiba, 304 Round Stone Ct, Las Vegas, NV 89145-8002

9303695 +Bennett, Robert, 580 Caribbean Palm Drive, Las Vegas, NV 89138-7520

9303696 +Bjorkman, Richard, 51 Rattlesnake Grass Ct, Henderson, NV 89002-3312

9303697 +Blakey, Cheryl, PO Box 7201, Woodinville, WA 98072-4001

9303698 +Block, Randy, 1725 Hill Canyon Ln, Las Vegas, NV 89144-5421

9303699 +Blunk, MJ, 2840 Anteres St, Las Vegas, NV 89117-7606

9303700 +Bona, Tom, 394 Rushing Creek Ct, Henderson, NV 89014-4518

9303701 +Brown, Jon, 4913 Virginia Falls Ln, Las Vegas, NV 89130-5256

9303702 +Candelaria, Richard, Queen Charlotte Dr, Las Vegas, NV 89145

9303703 +Cepek, Tom, 10304 Luxembourg St, Las Vegas, NV 89145-8814

9303708 +Check, Judy, 9349 Buckhaven Dr, Las Vegas, NV 89117-5368

9303709 +Chevron, Acct No xxxxx4496, ATTN: BANKRUPTCY DEPT, PO Box 921729,
Norcross, GA 30010-1729

9303711 +City of Las Vegas, Acct No xxx-x0140, ATTN: BANKRUPTCY DEPT,
333 N. Rancho Drive, 6th Floor, Las Vegas, NV 89106-3703

9303712 +City of Las Vegas, Acct No xxxxxx2222, ATTN: BANKRUPTCY DEPT, Dept. of Finance,
PO BOX 748022, Los Angeles, CA 90074-8022

9303713 +Clark County Collections, Acct No xxx6020, ATTN: BANKRUPTCY DEPT,
8860 W Sunset Rd Ste 100, Las Vegas, NV 89148-4899

9303714 +Clark County Collections, Acct No xxx8859, ATTN: BANKRUPTCY DEPT,
8860 W Sunset Rd Ste 100, Las Vegas, NV 89148-4899

9303716 +Comenitybank/Total Rewards Visa, Acct No xxxxxxxxxxxx9819, ATTN: BANKRUPTCY DEPT,
3100 Easton Square Pl, Columbus, OH 43219-6232

9303717 +Creagh, Ron and Nancy, 10390 Ness Wood Lane, Las Vegas, NV 89135-2855

9303718 +Crockett, Steve, 584 Caribbean Palm Dr, Las Vegas, NV 89138-7520

9303719 +DaLuz, John-Paul, 9345 Buckhaven Dr, Las Vegas, NV 89117-5368

9303720 +Del Taco, Charleston Town Center, 10320 W. Charleston Blvd., Las Vegas, NV 89135-1033

9303721 +Denino, Marcia, 6647 S Dapple Gray Rd, Las Vegas, NV 89148-4800

9303722 +Dept. of Employment, Training & Rehab, Employment Security Division, 500 East Third Street,
Carson City, NV 89713-0002

9303723 +Doherty, Carol, 11332 Asilo Bianco Ave, Las Vegas, NV 89138-7579

9303724 +Dorothy Taylor-Cessna Trust, c/o Norma Ries, 2013 Amber Stone Court,
Las Vegas, NV 89134-6690

9303725 +Doucette, Debbie, 4108 Freel Peak Ct, Las Vegas, NV 89129-3675

9303726 +DuBose, Suzanne, 312 Onyx Crest, Las Vegas, NV 89145-8710

9303727 +Fenell, Nina, 1675 Hopper Ave, Santa Rosa, CA 95403-8617

9303728 +First Choice Tree, ATTN: BANKRUPTCY DEPT, PO BOX 98295, Las Vegas, NV 89193-8295

9303729 +Florence Loudon, 3020 Sonora St, Kalamazoo, MI 49004-1127

9303730 +Florentino, Noel, 576 Caribbean Palm Dr, Las Vegas, NV 89138-7520

9303731 +Fortino, Judy, 4109 Freel Peak Ct, Las Vegas, NV 89129-3675

9303732 +Freeman, Matt, 10492 Harvest Wind Dr, Las Vegas, NV 89135-4015

9303733 +French, Quinder, 221 Foley Ln, Las Vegas, NV 89138-1558

9303734 +Friedman, Harold, 8705 Canyon View Dr, Las Vegas, NV 89117-5802

9303735 +Gentleman, Jamens and Jenny, 11717 La Mirago Place, Las Vegas, NV 89138-1581

9303736 +Gostanian, Natalie, 10308 Summits Canyon Dr, Las Vegas, NV 89144-4339

9303737 +Grob, John, 225 Foley Ln, Las Vegas, NV 89138-1558

9303738 +Grover A. DuBose, AKA DuBose Fam. Trust, 10716 Bennington Court, Las Vegas, NV 89134-7466

9303740 +Guinn, Warren and Bernadette, 47 Rattlesnake Grass Ct, Henderson, NV 89002-3311

9303741 +Guzman, Peter, 4515 Palisades Canyon Circle, Las Vegas, NV 89129-5364

9303742 +Heart Center of Nevada, Acct No xx8630, ATTN: BANKRUPTCY DEPT, 700 Shadow Lane #240,
Las Vegas, NV 89106-4158

9303743 +Herschafft, Edward, 2150 Spurs Ct, Las Vegas, NV 89135-1136

9303744 +Hibben, Mary and Richard, 2830 Montessori St, Las Vegas, NV 89117-3052

9303745 +Hillegass, Matt and Michelle, 3225 Bishop Pine, Las Vegas, NV 89129-8129

9303747 +IPC Of Nevada, Acct No x74.70, ATTN: BANKRUPTCY DEPT, PO BOX 51346,
Los Angeles, CA 90051-5646

9303748 +Johnson, Connie, 9601 Queen Charlotte, Las Vegas, NV 89145-8674

9303749 +Johnson, William and Martha, 9525 Cedar Heights, Las Vegas, NV 89134-0196

9303750 +Joseph, Ben, 501 Ruby Vista Ct, Las Vegas, NV 89144-4101

9303751 +Kalsee Credit Union, Acct No xxxxxxxxxxxx9563, ATTN: BANKRUPTCY DEPT, Po Box 3006,
Kalamazoo, MI 49003-3006

9303752 +Kennedy, Jill, 9075 Iron Cactus Ave, Las Vegas, NV 89148-5124

9303753 +Kolling, Michael, 5621 Dover Dr, Lisle, IL 60532-2716

9303754 +Kraft, Amy, 3948 Eiderdown Pl, North Las Vegas, NV 89084-2657

9303755 +Kraft, Ken and Kathy, 6713-2 Lookout Lodge Ln, North Las Vegas, NV 89084-3322

9303756 +Kramer, Bob and Shirley, 10241 Alessandro, Las Vegas, NV 89134-2600

9303757 +LAACO, Ltd., Storage West, Attn: Accounts Payable, 431 W. 7th St.,
Los Angeles, CA 90014-1601

9303758 +LaPin, Art, 9429 Queen Charlotte, Las Vegas, NV 89145-8707

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9303759 Las Vegas Surgical Associates LLP, Acct No x1583, ATTN: BANKRUPTCY DEPT,
9811 W. Charleston Blvd #2640, Las Vegas, NV 89117-7528

9303760 +Law, Kim, 7700 Four Seasons Dr, Las Vegas, NV 89129-5605

9303761 +Liebert, Kathy, 3228 Bishop Pine, Las Vegas, NV 89129-8129

9303762 +Long, Monique, 9123 Claretta Dr, Las Vegas, NV 89129-7011

9303763 +MacDonald, Erin, c/o Gerety & Associates CPA's, 6817 S Eastern Ave #101,
Las Vegas, NV 89119-4684

9303764 +Manz, Olvian, 9401 Queen Charlotte, Las Vegas, NV 89145-8708

9303765 +May, Teresa, 29707 Hansel Dr, Boerne, TX 78015-4598

9303766 +McBeath, Terry, 9600 Grand Isle Ln, Las Vegas, NV 89144-0840

9303767 +Merritt, Betty and Rene, 12 Tapadero Ln, Las Vegas, NV 89135-7852

9303768 +Morris, Bruce, 3229 Bishop Pine, Las Vegas, NV 89129-8129

9303769 +Morris, Donita, 3229 Bishop Pine, Las Vegas, NV 89129-8129

9303770 +Muratore, Mary Wells, 8308 Paseo Vista Dr, Las Vegas, NV 89128-8243

9303771 +Myers, Brad & Courtney, 705 Point Ridge Pl, Las Vegas, NV 89145-8812

9303772 +Nahin, Barry and Lauren, 9409 Garnet Crown, Las Vegas, NV 89145-8000

9303773 +Nationstar Mortgage, Acct No xxxxxx1438, ATTN: BANKRUPTCY DEPT, PO BOX 650783,
Dallas, TX 75265-0783

9303774 +Naylor, Emilia, 2108 Springstead, Las Vegas, NV 89134-2598

9303776 +O'Brien, Clare, 10713 Benington Ct., Las Vegas, NV 89134-7467

9303777 +O'Brien, Marily, 3117 Budding Blossom, Las Vegas, NV 89108-4368

9303778 +Office Furniture Concepts, 4325 W. Tropicana Ave, Las Vegas, NV 89103-5413

9303780 +One Nevada Credit Union, Acct No xxxxxxxx5840, ATTN: BANKRUPTCY DEPT, 2645 S Mojave Rd,
Las Vegas, NV 89121-1238

9303781 +One Nevada Credit Union, Acct No xxxxxxxx5841, ATTN: BANKRUPTCY DEPT, 2645 S Mojave Rd,
Las Vegas, NV 89121-1238

9303779 +One Nevada Credit Union, Acct No xxxxxxxx5843, ATTN: BANKRUPTCY DEPT, 2645 S Mojave Rd,
Las Vegas, NV 89121-1238

9303782 +One Nevada Credit Union, Acct No xxxxxxxxxxxxxx6705, ATTN: BANKRUPTCY DEPT,
2645 S Mojave Rd, Las Vegas, NV 89121-1238

9303783 +Panzer, Donna, 552 Jade Cliffs Ln, Las Vegas, NV 89144-4133

9303784 +Prabhu, Vidya, 404 Club Ct, Las Vegas, NV 89144-0838

9303785 +Pulmonary Specialist Group of Nevada, Acct No xx0250, ATTN: BANKRUPTCY DEPT, PO Box 7458,
Reno, NV 89510-7458

9303786 +Radiology Specialists, Acct No xx1455, ATTN: BANKRUPTCY DEPT, PO BOX 50709,
Henderson, NV 89016-0709

9303787 +Rain of Las Vegas, Acct No xx9419, ATTN: BANKRUPTCY DEPT, 3448 S. Decatur Blvd.,
Las Vegas, NV 89102-8150

9303788 +Randall, Johnnie, 11609 Cameo Ave, Las Vegas, NV 89138-3022

9303789 +Rawling, Katharine, 5122 Spanish Hills Dr, Las Vegas, NV 89148-1410

9303790 +Rawling, Zach, 1717 Enclave Ct, Las Vegas, NV 89134-6196

9303791 +Reade, Rosemary and George, 5 Lockhaven Ct, Henderson, NV 89074-1542

9303796 +Reyes, Eugenie, 10379 Ness Wood Ln, Las Vegas, NV 89135-2855

9303797 +Riedy, Marci and Terry, 9801 Queen Charlotte, Las Vegas, NV 89145-8677

9303798 +Robert and Shirley Kramer, 10241 Alessandro Ave, Las Vegas, NV 89134-2600

9303799 +Robson, Ladonna, 10112 Los Padres Pl, Las Vegas, NV 89134-6912

9303800 +Ruderman, Rick and Margie, 9428 Queen Charlotte, Las Vegas, NV 89145-8707

9303801 +Salz, Judy, 9432 Queen Charlotte, Las Vegas, NV 89145-8707

9303802 +Select Services, Acct No x0400, ATTN: BANKRUPTCY DEPT, 5541 Cameron Street,
Las Vegas, NV 89118-2206

9303803 +Shiode, Deena, 2832 Sterling Cove Dr, Las Vegas, NV 89128-7744

9303804 +Slafka, Bob and Mary Lou, 4101 Springhill Ave, Las Vegas, NV 89121-6332

9303805 +Smith, Bob, 2113 Fawn Ridge, Las Vegas, NV 89134-2561

9303806 +Southern Hills Hospital and Medical Cent, Acct No xxxxxxxx2446, ATTN: BANKRUPTCY DEPT,
PO BOX 99400, Louisville, KY 40269-0400

9303807 +Spector, Ramona, 6354 Sycamore Meadows Dr, Malibu, CA 90265-4439

9303808 +Spinella, Natasha and Richard, 9813 Edgeview Pl, Las Vegas, NV 89134-6692

9303810 +Stern, Heidi, 995 Roseberry Dr, Las Vegas, NV 89138-7580

9303813 +Toussaint, Donna, 3012 Island View Ct, Las Vegas, NV 89117-3508

9303814 +Tuite, Greg, 7351 Brook Crest, Las Vegas, NV 89131-3379

9303816 +Vaughn, Kathy, 10175 Spider Rock Ave, Las Vegas, NV 89135-2165

9303817 +Vista Rock, ATTN: BANKRUPTCY DEPT, 951 East Wigwam Pkwy, Henderson, NV 89014-6771

9303818 +Weiner, Maryann, 11022 Onslow Ct, Las Vegas, NV 89135-2228

9303819 +Wells, Jeanne, 220 Foley Ln, Las Vegas, NV 89138-1558

9303820 +Wexler, Dan and Lucille, 4921 Virginia Falls, Las Vegas, NV 89130-5256

9303821 +Williams, Michael, 7409 Cypress Grove Ct, Las Vegas, NV 89129-5962

9303822 +Wilson, Walter, 8168 Horseshoe Bend Ln, Las Vegas, NV 89113-0135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
at y E-mail/Text: randers@andersenlawlv.com Jan 13 2015 01:57:54 RYAN A. ANDERSEN,
ANDERSEN LAW FIRM, LTD., 415 SO 6TH ST., 2ND FLR, #203-B, LAS VEGAS, NV 89101

tr +EDI: BSDKROHN.COM Jan 13 2015 01:48:00 SHELLEY D. KROHN, 228 S. 4th STREET, STE 300,
LAS VEGAS, NV 89101-5709

ust +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Jan 13 2015 01:58:18 U.S. TRUSTEE - LV - 7,
300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803

9303692 +E-mail/Text: mariac@immilv.com Jan 13 2015 01:58:35 Anesthesiology Consultants,
Acct No xxxx5664, ATTN: BANKRUPTCY DEPT, 7220 S. Cimsrron Rd #230,
Las Vegas, NV 89113-2173

9303694 EDI: BANKAMER2.COM Jan 13 2015 01:48:00 Bank of America, Acct No xxxxx6512,
ATTN: BANKRUPTCY DEPT, 475 Cross Point Pkwy, PO BOX 9000, Getzville, NY 14068-9000

District/off: 0978-2

User: breareymr
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9303706 EDI: CHASE.COM Jan 13 2015 01:48:00 Chase Bank, Acct No xxxx-xxxx-xxxx-0033,
ATTN: BANKRUPTCY DEPT, PO Box 15298, Wilmington, DE 19850-5298

9303707 EDI: CHASE.COM Jan 13 2015 01:48:00 Chase Bank, Acct No xxxx-xxxx-xxxx-4572,
ATTN: BANKRUPTCY DEPT, PO Box 15298, Wilmington, DE 19850-5298

9303705 +EDI: CHASE.COM Jan 13 2015 01:48:00 Chase Bank, Acct No xxxxxxxxxx4506,
ATTN: BANKRUPTCY DEPT, PO Box 15298, Wilmington, DE 19850-5298

9303704 +EDI: CHASE.COM Jan 13 2015 01:48:00 Chase Bank, Acct No xxxxxxxxxx3579,
ATTN: BANKRUPTCY DEPT, PO Box 15298, Wilmington, DE 19850-5298

9303710 +EDI: CITICORP.COM Jan 13 2015 01:48:00 Citi Bank, Acct No xxxxxxxxxx6645,
ATTN: BANKRUPTCY DEPT, PO Box 6241, Sioux Falls, SD 57117-6241

9303715 E-mail/Text: CPLBilling@cpplabs.com Jan 13 2015 01:58:23 Clinical Pathology Laboratories,
Acct No xxxxx188A, ATTN: BANKRUPTCY DEPT, PO BOX 141669, Austin, TX 78714-1669

9303746 EDI: IRS.COM Jan 13 2015 01:48:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

9303775 +E-mail/Text: marambula@tax.state.nv.us Jan 13 2015 01:58:54 Nevada Department of Taxation,
Bankruptcy Section, 555 E. Washington Ave., #1300, Las Vegas, NV 89101-1046

9303795 E-mail/Text: RSSNBankruptcy@repsrv.com Jan 13 2015 01:58:22 Republic Services,
Acct No x-xxxx-xxx0182, ATTN: BANKRUPTCY DEPT, P.O. Box 98508, Las Vegas, NV 89193-8508

9303793 E-mail/Text: RSSNBankruptcy@repsrv.com Jan 13 2015 01:58:22 Republic Services,
Acct No x-xxxx-xxx5903, ATTN: BANKRUPTCY DEPT, P.O. Box 98508, Las Vegas, NV 89193-8508

9303794 E-mail/Text: RSSNBankruptcy@repsrv.com Jan 13 2015 01:58:22 Republic Services,
Acct No x-xxxx-xxx6581, ATTN: BANKRUPTCY DEPT, P.O. Box 98508, Las Vegas, NV 89193-8508

9303792 E-mail/Text: RSSNBankruptcy@repsrv.com Jan 13 2015 01:58:22 Republic Services,
Acct No x-xxxx-xxx8185, ATTN: BANKRUPTCY DEPT, P.O. Box 98508, Las Vegas, NV 89193-8508

9303809 +E-mail/Text: bobbiejo@starnursery.com Jan 13 2015 01:58:39 Star Nursery, Acct No T-400,
ATTN: BANKRUPTCY DEPT, 125 Cassia Way, Henderson, NV 89014-6616

9303811 +EDI: RMSC.COM Jan 13 2015 01:48:00 Synchrony Bank/Care Credit, Acct No xxxxxxxxxx9349,
ATTN: BANKRUPTCY DEPT, 950 Forrer Blvd, Kettering, OH 45420-1469

9303812 +EDI: CITICORP.COM Jan 13 2015 01:48:00 The Home Depot/Cbna, Acct No xxxxxxxxxx6637,
ATTN: BANKRUPTCY DEPT, PO Box 6497, Sioux Falls, SD 57117-6497

9303815 +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Jan 13 2015 01:58:18 United States Trustee,
300 Las Vegas Blvd. South #4300, Las Vegas, NV 89101-5803

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9303739* +Grover A. DuBose, AKA DuBose Fam. Trust, 10716 Bennington Court, Las Vegas, NV 89134-7466

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2015 at the address(es) listed below:

RYAN A. ANDERSEN on behalf of Joint Debtor ANNETTE M SMITH randers@andersenlawlv.com,
randersen@pacernotice.com;mvantusko@pacernotice.com
RYAN A. ANDERSEN on behalf of Debtor THOMAS C SMITH randers@andersenlawlv.com,
randersen@pacernotice.com;mvantusko@pacernotice.com
SHELLEY D. KROHN shelley.trustee@krohn7trustee.net,
NV27@ecfbis.com;becca.trustee@krohn7trustee.net
U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 4

B9C (Official Form 9C) (Chapter 7 Individual or Joint Debtor Asset Case) (12/12)

Case Number 15-10105-mkn

UNITED STATES BANKRUPTCY COURT District of Nevada

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/9/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Case documents may be viewed at www.nvb.uscourts.gov.

Important Notice to Debtors: Debtors who are individuals must provide government-issued photo identification and proof of social security number at the meeting of creditors. Failure to do so may result in dismissal of their case.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

THOMAS C SMITH
1930 VILLAGE CENTER CIR. STE. 3-449
LAS VEGAS, NV 89134

ANNETTE M SMITH
fdbA THOROUGHbred LAwn CARE
1930 VILLAGE CENTER CIR. STE. 3-449
LAS VEGAS, NV 89134

Case Number:
15-10105-mkn
Judge: MIKE K. NAKAGAWA

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-4098
xxx-xx-2210

Attorney for Debtor(s) (name and address):
RYAN A. ANDERSEN
ANDERSEN LAW FIRM, LTD.
415 SO 6TH ST., 2ND FLR, #203-B
LAS VEGAS, NV 89101
Telephone number: (702) 522 1992

Bankruptcy Trustee (name and address):
SHELLEY D. KROHN
228 S. 4th STREET, STE 300
LAS VEGAS, NV 89101
Telephone number: 702-421-2210

Meeting of Creditors

Date: **February 11, 2015**

Time: **10:00 AM**

Location: **300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **5/12/15**

For a governmental unit: **180 days after relief entered.**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/13/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:
300 Las Vegas Blvd., South
Las Vegas, NV 89101
Telephone number: (702) 527-7000

For the Court:

Clerk of Court:

Mary A. Schott

Mary A. Schott

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 1/12/15

EXPLANATIONS**B9C (Official Form 9C) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A PROOF OF CLAIM MAY BE FILED ELECTRONICALLY AT THE BANKRUPTCY COURT'S WEBSITE (http://www.nvb.uscourts.gov) or a Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or at www.nvb.uscourts.gov .
Liquidation of the Debtor's Property and Payment of Creditors' Claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, in the order specified by the Bankruptcy Code. To make sure you receive any share of that money, you must file a Proof of Claim, as described above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	